NEW YORK

SBA DECLARATION #R104 -- MILITARY RESERVIST ECONOMIC INJURY DISASTER LOAN PROGRAM

Small businesses employing military reservists may apply for economic injury disaster loans if those employees are called up to active duty during a period of military conflict existing on or after March 24, 1999 and those employees are essential to the success of the small business daily operations. The filing period for small businesses to apply for economic injury loan assistance under the Military Reservist Economic Injury Disaster Loan Program (MREIDL) begins the date the essential employee is ordered to active duty and ends on the date 90 days after the essential employee is discharged or released from active duty.

For further information call SBA at 1-800-659-2955.

SBA DECLARATION #9ZG1 — EXCESSIVE RAIN AND FLOODING

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York, Connecticut and Massachusetts are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain and flooding that occurred September 1, 2003 and continuing as determined by the Secretary of Agriculture. The declaration designates Dutchess County in the State of New York as the primary disaster area. The contiguous counties of Columbia, Orange, Putnam and Ulster in the State of New York; Fairfield and Litchfield in the State of Connecticut; and Berkshire in the Commonwealth of Massachusetts are also eligible for assistance.

The deadline for filing EIDLs is January 3, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9ZE1 -- EXCESSIVE RAIN AND COOL TEMPERATURES

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain and cool temperature conditions that occurred April 1, 2003 and continuing as determined by the Secretary of Agriculture. The declaration designates the counties of Fulton, Montgomery, Ontario and Otsego as the primary disaster area. The contiguous counties of Saratoga, Schenectady, Schoharie, Seneca, Wayne and Yates in the State of New York are also eligible for assistance.

The deadline for filing EIDLs is December 27, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9ZA2 -- HIGH WIND CONDITIONS

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by high wind conditions that occurred from October 14 through November 14, 2003. The declaration designates the counties of Erie, Livingston, Monroe, Onondaga, Ontario, Orleans, Oswego, Schuyler and Tompkins as the primary disaster area. The contiguous counties of Allegany, Cattaraugus, Cayuga, Chautauqua, Chemung, Cortland, Genesee, Jefferson, Lewis, Madison, Niagara, Oneida, Seneca, Steuben, Tioga, Wayne, Wyoming and Yates in the State of New York are also eligible for assistance.

The deadline for filing EIDLs is December 9, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Z93 — WET WEATHER CONDITIONS

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in Connecticut, Massachusetts, New York and Rhode Island are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by wet weather conditions that occurred from May 1 through September 30, 2003. The declaration designates the entire State of Connecticut as the primary disaster area. The contiguous counties of Hampden and Worcester in the Commonwealth of Massachusetts; Nassau, Putnam, Suffolk and Westchester in the State of New York; and Kent, Providence and Washington in the State of Rhode Island are also eligible for assistance.

The deadline for filing EIDLs is November 22, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Z76 — HAIL

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by hail that occurred on September 23, 2003. The declaration designates Wayne County in the State of New York as the primary disaster area. The contiguous counties of Cayuga, Monroe, Ontario and Seneca in the State of New York are also eligible for assistance.

The deadline for filing EIDLs is November 9, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Z74 — SEVERE WEATHER CONDITIONS

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York, Connecticut, Massachusetts, Pennsylvania and Vermont are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by severe weather conditions that occurred from April 1, 2003 and continuing as determined by the Secretary of Agriculture. The declaration designates Albany, Cattaraugus, Chautauqua, Erie, Livingston, Oneida, Orleans, Saratoga, Seneca, Sullivan and Tompkins counties in the State of New York as the primary disaster area. The contiguous counties of Cayuga, Cortland, Genesee, Monroe, Schenectady, Schoharie, Niagara, Warren and Wyoming in the State of New York; and Erie, Warren and Wayne in the Commonwealth of Pennsylvania are also eligible for assistance.

The deadline for filing EIDLs is November 9, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Z14 -- SEVERE WEATHER CONDITIONS

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York, Connecticut, Massachusetts, Pennsylvania and Vermont are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by severe weather conditions that occurred from April 1, 2003 and continuing as determined by the Secretary of Agriculture. The declaration designates Allegany, Cayuga, Columbia, Dutchess, Greene, Herkimer, Jefferson, Lewis, Madison, Niagara, Onondaga, Orange, Oswego, Rensselaer, Saratoga, Schuyler, Seneca, St. Lawrence, Suffolk, Tompkins, Ulster and Wayne counties in the State of New York as the primary disaster area. The contiguous counties of Albany, Cattaraugus, Chenango, Chemung, Cortland, Delaware, Erie, Franklin, Fulton, Genesee, Hamilton, Livingston, Monroe, Montgomery, Nassau, Oneida, Ontario, Orleans, Otsego, Putnam, Rockland, Schenectady, Steuben, Sullivan, Tioga, Warren, Washington, Wyoming and Yates in the State of New York; Fairfield, Litchfield, Middlesex, New Haven and New London in the State of Connecticut; Berkshire in the Commonwealth of Massachusetts; McKean, Pike and Potter in the Commonwealth of Pennsylvania; and Bennington in the State of Vermont are also eligible for assistance.

The deadline for filing EIDLs is September 9, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Y90 — EXCESSIVE PRECIPITATION, DISEASE, INSECT INFESTATION

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New Jersey, Delaware, New York and Pennsylvania are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive precipitation, disease and insect infestation that

occurred from January 1, 2003 and continuing as determined by the Secretary of Agriculture. The declaration designates Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Salem, Somerset, Sussex and Warren counties in the State of New Jersey as the primary disaster area. The contiguous counties of Essex, Passaic and Union in the State of New Jersey; Kent, New Castle and Sussex in the State of Delaware; Orange and Richmond in the State of New York; and Bucks, Delaware, Monroe, Northampton, Philadelphia and Pike in the Commonwealth of Pennsylvania are also eligible for assistance.

The deadline for filing EIDLs is August 2, 2004.

For further information, please call 1-800-659-2955.